



2039.0

**BOROKHOVICH,
GENNADY****EXPERIAN Credit Profile Report**

EXPERIAN
701 Experian Parkway, P.O. Box 2002
Allen, TX 75013-0036
1-888-397-3742
Date Reported: 8/19/2006

Personal Information

Name:	GENNADY BOROKHOVICH	Date of Birth:	1963
SSN:	[REDACTED]	Phone:	
Address:	[REDACTED]		
Reported On:	6/1/2003; Reported via A/R tape		
Last Updated Date:	2/1/2006 (17)	Last Subcode:	1240000
Address:	2027 EMIUMS AVE BROOKLYN NY 11235		
Reported On:	2/1/2005; Reported via A/R tape, but different from inquiry		
Last Updated Date:	2/1/2005 (0)	Last Subcode:	
Address:	2027 EMMONS AVE BROOKLYN NY 112352781		
Reported On:	11/1/2004; Reported via A/R tape, but different from inquiry		
Last Updated Date:	11/1/2004 (1)	Last Subcode:	
AKA	GENNAGY DORABORAKHOVICH BOROKHOVICH GENNADY	SSN	

Employment Information

Company Name: BAYROCK 725 FIFTH AVE 24 FL NEW YORK NY	Date Hired: Date Reported: 8/1/2005 Separation Date:	Occupation: Income:
Company Name: DENICA ENTERPRISES INC 2224 AVE U BROOKLYN NY	Date Hired: Date Reported: 6/1/2004 Separation Date:	Occupation: Income:

Report Summary

Total # of Trades:	39	30 Days:	1	Accounts Balance:	[REDACTED]
Current Trades:	36	60 Days:	1	Mnthly Payment:	[REDACTED]
Unrated Trades:	N/A	90+ Days:	0	Credit Limit:	[REDACTED]
Curr Neg Trades:	0	Inquiries:	29	High Credit:	[REDACTED]
Hist Neg Trades:	3	Inq. last 6 mnths:	1	Total Real Est. Bal.:	[REDACTED]
No. of Accts Paid:	24	Public Records:	0	Total Rev. Bal.:	[REDACTED]
Curr Past Due:	N/A	Collections:	0	Tot. Installment Bal.:	[REDACTED]
Amount Past Due:	\$0	Oldest Trade:	10/1/1997	Available %:	[REDACTED]

Scorecards

Scorecard: National Risk Model
 Score: 79
 Reasons: (04) Number of credit inquiries
 (08) Presence of non-satisfactory rating on accounts or lack of open accounts
 (13) Number of recently opened retail accounts
 (23) Existing balances on mortgage accounts or lack of mortgage accounts

Scorecard: Experian/Fair Isaac Auto Loan Model V2
 Score: 708
 Reasons: (14)
 (11)
 (08)
 (06)

Trade Lines

Firm Name/ID	Opened	Credit Limit	Balance	MoPmnt	30	60	90
Account Number	Reported	High Credit	Past Due	MoRep	Pattern		
KOE	Acct. Type	Chargeoff	Orig. Amt.	Date Closed			
Status		1st Paymnt	Closed Ind				
GREEN POINT SAVINGS/ [REDACTED]							
Savings (Conventional Real Estate Loan, Including Purchase Money First)							
(05)Account transferred to another office.							
(31)Transferred to another lender or claim purcha							
GREEN POINT SAVINGS/ [REDACTED]							
Savings (Conventional Real Estate Loan, Including Purchase Money First)							
(05)Account transferred to another office.							
(31)Transferred to another lender or claim purcha							
GREEN POINT SAVINGS/ [REDACTED]							
Savings (Conventional Real Estate Loan, Including Purchase Money First)							
(05)Account transferred to another office.							
(31)Transferred to another lender or claim purcha							
NBGL/SAKS 5TH AVE/ [REDACTED]							
Complete (Revolving Charge Account)							
(05)Account transferred to another office.							
CITI/1240000							
Bank (Credit Card, Terms REV)							
(11)This is an account in good standing.							
(19)Credit line closed-consumer request-reported							
CITI/1240000							
Bank (Credit Card, Terms REV)							
(62)Paid account/was a collection account, insurar							
government claim or was terminated by default.							
(78)Customer disputed account-reported by subsc							
MERCEDES-BENZ FINANCIA/ [REDACTED]							
Automobile (Lease)							

Firm Name/ID	Opened	Credit Limit	Balance	MoPmnt	30	60	90
Account Number	Reported	High Credit	Past Due	MoRep	Pattern		
KOB	Acct Type	Chargeoff	Orig Amt	Date Closed			
Status	Lst Paymnt	Closed Ind	Owner	Terms	CC		
(51) Paid account/was 30 days past due date.							
COUNTRYWIDE HOME LOANS [REDACTED]							
Mortgage (Conventional Real Estate Loan, Including Purchase Money First)							
(51) Paid account/was 30 days past due date.							
MERCEDES-BENZ FINANCIAL [REDACTED]							
Automobile (Lease)							
(12) Account/paid satisfactorily.							
CITI/1260847 [REDACTED]							
Bank (Credit Card, Terms REV)							
(12) Account/paid satisfactorily.							
(19) Credit line closed-consumer request-reported							
GREEN POINT SAVINGS [REDACTED]							
Savings (Conventional Real Estate Loan, Including Purchase Money First)							
(12) Account/paid satisfactorily.							
GREEN POINT SAVINGS [REDACTED]							
Savings (Conventional Real Estate Loan, Including Purchase Money First)							
(12) Account/paid satisfactorily.							
GREEN POINT SAVINGS [REDACTED]							
Savings (Conventional Real Estate Loan, Including Purchase Money First)							
(12) Account/paid satisfactorily.							
GREEN POINT SAVINGS [REDACTED]							
Savings (Conventional Real Estate Loan, Including Purchase Money First)							
(12) Account/paid satisfactorily.							
GREEN POINT SAVINGS [REDACTED]							
Savings (Conventional Real Estate Loan, Including Purchase Money First)							
(12) Account/paid satisfactorily.							
AMERICAS SERVICING CO [REDACTED]							
Mortgage (Conventional Real Estate Loan, Including Purchase Money First)							
(12) Account/paid satisfactorily.							

Firm Name/ID	Opened	Credit Limit	Balance	MoPmnt	30	60	90
Account Number	Reported	High Credit	Past Due	MoRep	Pattern		
KOB	Acct. Type	Chargeoff	Orig. Amt	Date Closed			
Status		Est. Paymnt	Closed Ind	Owner	Terms		
AMERICAS SERVICING CO [REDACTED]							
Mortgage (Conventional Real Estate Loan, Including Purchase Money First)							
(12)Account/paid satisfactorily.							
COUNTRYWIDE HOME LOANS [REDACTED]							
Mortgage (Conventional Real Estate Loan, Including Purchase Money First)							
(12)Account/paid satisfactorily.							
HSBC/SAKS [REDACTED]							
Finance (Revolving Charge Account)							
(12)Account/paid satisfactorily.							
CHASE MANHATTAN MTGE [REDACTED]							
Mortgage (Conventional Real Estate Loan, Including Purchase Money First)							
(12)Account/paid satisfactorily.							
GMAC MORTGAGE CORP [REDACTED]							
Mortgage (Conventional Real Estate Loan, Including Purchase Money First)							
(12)Account/paid satisfactorily.							
AMEX [REDACTED]							
Bank (Credit Card, Terms REV)							
(12)Account/paid satisfactorily.							
(19)Credit line closed-consumer request-reported							
DISCOVER FIN SVCS LLC [REDACTED]							
Bank (Credit Card, Terms REV)							
(12)Account/paid satisfactorily.							
(19)Credit line closed-consumer request-reported							
CHASE [REDACTED]							
Bank (Credit Card, Terms REV)							
(11)This is an account in good standing.							
GEMB/GAP [REDACTED]							
Sales (Revolving Charge Account)							
(11)This is an account in good standing.							
CITIBANK NA [REDACTED]							
All (Check Credit Or Line Of Credit)							
(11)This is an account in good standing.							

Firm Name/ID	Opened	Credit Limit	Balance	MoPmnt	30	60	90
Account Number	Reported	High Credit	Past Due	MoRep	Pattern		
KOB	Acct. Type	Chargeoff	Orig. Amt	Date Closed	Terms		
Status		Lst Paymnt	Closed Ind	Owner			
CITIBANK/CONS CREDIT/1100774	10/1/1997	\$6,000	\$0		0	0	0
	8/1/2006	\$6,000		99	0000000000CCC		
All (Check Credit Or Line Of Credit)	Revolving				CCCC000000CC		
					CC		
(11) This is an account in good standing.	7/24/2006		open	Individual	Revolving		
CITIBANK/CONS CREDIT/							
All (Check Credit Or Line Of Credit)							
(11) This is an account in good standing.							
CITIBANK N A							
Personal (Credit Line Secured, Revolving)							
(11) This is an account in good standing.							
CITIMORTGAGE INC.							
Personal (Conventional Real Estate Loan, Including Purchase Money First)							
(11) This is an account in good standing.							
CITIBANK NA							
All (Check Credit Or Line Of Credit)							
(11) This is an account in good standing.							
AMEX/							
Bank (Credit Card, Terms REV)							
(11) This is an account in good standing.							
AMEX/							
Bank (Credit Card, Terms REV)							
(11) This is an account in good standing.							
BMW FINANCIAL SERVICES/							
Automobile (Lease)							
(11) This is an account in good standing.							
BMW FINANCIAL SERVICES/							
Automobile (Lease)							
(11) This is an account in good standing.							
CBUSASEARS/							
Bank (Credit Card, Terms REV)							
(11) This is an account in good standing.							
CITIBANK/CONS CREDIT/							
All (Check Credit Or Line Of Credit)							
(11) This is an account in good standing.							
WFNNB/VICTORIAS SECRET/1348810							

Firm Name/ID	Opened	Credit Limit	Balance	MoPmnt	30	60	90
Account Number	Reported	High Credit	Past Due	MoRep	Pattern		
KOB	Acct. Type	Chargeoffs	Orig. Amt	Date Closed			
Status		Est. Paymnt	Closed Ind	Owner	Terms		
Department (Revolving Charge Account)							
(1) This is an account in good standing.							

Inquiries

Date	Subscriber Name
5/23/2006	CITIBANK
1/26/2006	CITIBANK
1/19/2006	LANDAMERICA CREDIT SVC
12/22/2005	FIRST USA NA
12/22/2005	RECOVERY ASSOCIATES IN
12/21/2005	CITIBANK
12/9/2005	CITIBANK
11/29/2005	LANDAMERICA CREDIT SVC
11/11/2005	KROLL FACTUAL DATA/060
8/20/2005	BMW FINANCIAL SERVICES
8/17/2005	BMW FINANCIAL SERVICES
8/17/2005	CITIBANK
8/17/2005	RECOVERY ASSOCIATES IN
7/28/2005	UNITED COLLECT BUR INC
4/6/2005	UNITED SCREENING SVCS
3/24/2005	CHASE
2/1/2005	LIDA CREDIT AGENCY
1/11/2005	SAFERENT
12/24/2004	CITIBANK
11/18/2004	CBCINNOVIS
11/17/2004	CITIBANK
11/9/2004	PLATINUM CREDIT SVC
10/19/2004	CIS INC
10/18/2004	LSI CREDIT SERVICES
10/14/2004	V N B
9/10/2004	GREEN POINT MORTGAGE F
9/8/2004	PLATINUM CREDIT SVC
8/17/2004	PLATINUM CREDIT SVC
8/16/2004	CBCINNOVIS

PR1571570 Unknown amount mortgage reported

Warning Messages

Reported via A/R tape, but different from inquiry

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